



501.34746CX1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: N. TOMOYUKI et al
Application No.: 09/425,302
Filed: October 25, 1999
For: ELECTRONIC PURSE LOAN SYSTEM
Group: 2164
Examiner: G. Akers

#9/C
J. Cotton
7-6-01
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Technology Center 2100

RESPONSE TO OFFICE ACTION AND AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

June 28, 2001

Sir:

Applicant respectfully directs, pursuant to 37 CFR §1.121, that the following specified amendments be made to the above-identified application and submits the following remarks in response to the Office Action dated February 28, 2001.

IN THE CLAIMS:

Please add new claims 36-38 as follows:

Adjustment dates: 08/31/2001 SCOTTON
07/06/2001 SCOTTON 00000002 012135 09425302
01 FC:103 18.00 CR

A method of carrying out a transaction using an IC card,

comprising:

storing electronic data representing a money balance in a balance memory;

storing electronic data of a loan in a loan memory; and

writing electronic data of a loan into said loan memory when said

07/03/2001 BABRAHA1 00000042 09425302

01 FC:103 18.00 OP
02 FC:102 80.00 OP

07/06/2001 SCOTTON 00000002 012135 09425302
01 FC:103 18.00 CH